Off Site Surveillance System

4412. SHRI G. Y. KRISHNAN: Will the Minister of FINANCE be pleased to state:

(a) whether the Reserve Bank of India (RBI) has tightened/strengthned commercial banks supervision by introducing off site surveillance system; and

(b) if so, the broad features of this system and how for it is likely to help banks 'self-regulate' by sensitising their managements to the prudential concerns of the supervisory authority, besides focussing their attention on sensitive areas such asset quality and risk considerations?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKARA MURTHY): (a) Yes. Sir.

(b) The Supervisory Reporting Syseem consists of 12 reports to be filed with the reporting authority (10 at quarterly intervals and 2 at half-yearly) and will be introduced in two stages. In the first tranche, a set of seven returns have been introduced which call for detailed information on such aspects as risk exposures, capital adequacy, asset quality, earnings analysis, large exposures and risk concentration and related lending as also ownership, control and management. While the main objective of the new system is to provide information to enable RBI to monitor regulatory compliance designed to strengthen the MIS capabilities within the reporting institution, the new system is also expected to help the management of the banks by upgrading their MIS and in self-regulation. Such focus on critical areas is expected to sensitise the bank managements with regard to supervisory concerns of the RBI.

Loans advancement by Delhi Financial Corporation

4413. SYED SIBTEY RAZI: Will the Minister of FINANCE be pleased to state:

(a) whether Delhi Financial Corporation provides loans to certain categories of beneficiaries;

(b) if so, the names of such beneficiaries with limit and criteria of such loans including rate of interest charged on such loans;

(c) whether Delhi Financial Corporation has advanced some loans in 1994 and 1995 upto February;

(d) if so, the names of such loans with amount of loan in each case and formalities complied with by such loanees;

(e) whether a large number of requests for grant of loans are still pending with D.F.C.;

(f) if so, the particulars of each such request with reasons for pendency in each case;

(g) whether D.F.C has some sources of its income; and

(h) if so, the details thereof and if not, the basis for advancement of loans?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKARA MURTHY): (a) to (h) The information is being collected and will be laid on the Table of the House to the extent available and permissible under the Rules.

थोक मूल्य सूचकांक

4414. **श्री आस मोहम्मद:** क्या **वित्त** मंत्री यह बताने की कृपा करेंगे कि वर्तमान सरकार के सत्ता में आने के समय खुदरा और थोक मूल्य सूचकांक कितना-कितना था और अब कितना-कितना है ?